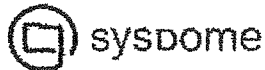


# **EXHIBIT B**



## SafeCheck Results

Client: BNC Mortgage, Inc.  
Requested By: Heredia, Aide

Trans ID/Loan #:   
Date Requested: 4/27/2005

Submitted SSN: [REDACTED]

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Search Again

## ALERTS FOUND! DETAILS BELOW.

## SafeCheck Alert Details:

1. Multiple names are associated to the requested SSN
2. The following Consumer Statement was included in response to the submitted SSN: [REDACTED] ID SECURITY ALERT: FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME OR MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT TO FRAUDULENTLY OBTAIN GOODS OR SERVICES. DO NOT EXTEND CREDIT WITHOUT FIRST VERIFYING THE IDENTITY OF THE APPLICANT. I CAN BE REACHED AT [REDACTED]. THIS SECURITY ALERT WILL BE MAINTAINED FOR 90 DAYS BEGINNING 03-31-05.

ON  
1003

Best Match Name: FRANK W TOLIN  
SSN Issue Date: [REDACTED]  
Calculated SSN Issue Age: [REDACTED]

Assigned State: NY  
Birthdate of Deceased: N/A  
Date of Death: N/A

## BEST MATCH CONSUMER INFO: (NOTE: # - represents the number of times name has been associated with SSN)

SSN	NAMES (Best Match Listed First)	#	BIRTH YEAR	SPOUSE	ADDRESSES (for Best Match)	ADDRESS REPORTED
[REDACTED]	FRANK W TOLIN	[REDACTED]	[REDACTED]		19040 176TH ST JAMAICA, NY 11434	04/05-04/05
	FRANK W TOLIN JR				194-40 176TH ST JAMAICA, NY 11434	03/05-04/05
	FRANK TOLIN				PO BOX 340052 JAMAICA, NY 11434-0052	04/04-06/04
	FRANK TOLIN JR				121 WEDGEWOOD CIR EATONTOWN, NJ 07724-1220	11/02-03/03
	FRANK WILLIS TOLIN JR				3638 16TH ST NW APT A1150 WASHINGTON, DC 20010-8170	11/99-10/00
	FRANK F TOLIN				13440 176TH ST JAMAICA, NY 11434-4550	08/85-11/03

EMPLOYERS ON BEST NAME:  
EMPLOYER NAME

ADDRESS

RPT DATE

Note: An OFAC Check has not been performed.



credit protection through data &amp; technology

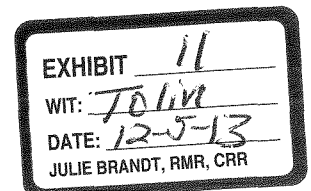
Client should not use the SafeCheck Report as a basis upon which to make a decision of whether or not to extend credit. Client must conduct his or her own due diligence, underwriting review, or analysis. Client agrees to use Sysdome's online services in accordance with Sysdome's Service Agreement. These services are provided to Sysdome's clients only. All other use is prohibited.

Consumers should report data inaccuracies or potential fraud to the credit bureaus directly. Experian (888) 387-3742; Trans Union (800) 680-7289; Equifax (800) 685-1111.

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Questions? Please contact Sysdome at (800) 333-4610

[https://www.fraudguard.com/reports3/E\\_SafeCheck/Safecheck\\_Response.asp](https://www.fraudguard.com/reports3/E_SafeCheck/Safecheck_Response.asp)

4/27/2005



APR-29-2005 09:48

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APR-27-2005 14:28

## SSN CHECK RESULTS

For: TOLIN, FRANK W

EXPERIAN REPORTS THE FOLLOWING INFORMATION (XFN-1):

FACTA: Fraud Victim Initial - ( ) ID SECURITY ALERT: FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME OR MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT TO FRAUDULENTLY OBTAIN GOODS OR SERVICES. DO NOT EXTEND CREDIT WITHOUT FIRST VERIFYING THE IDENTITY OF THE APPLICANT. I CAN BE REACHED AT ( ) THIS SECURITY ALERT WILL BE MAINTAINED FOR 90 DAYS BEGINNING 03-31-05.

FACTA: Risk Score Value - ( ) NUMBER OF RECENT INQUIRIES

FIRST POSSIBLE SSN YEAR: 1976, LAST POSSIBLE SSN YEAR: ( )

FACTA: Address Discrepancy - (C) Substantial difference between address submitted in credit request and address(es) in credit file. VERIFY IDENTITY OF CONSUMER BEFORE GRANTING CREDIT!

For: TOLIN, FRANK WAYNE

TRANSUNION REPORTS THE FOLLOWING INFORMATION (TUC-1):

SSN MATCH: EXACT MATCH BETWEEN SSN ON INPUT AND SSN ON FILE

TRANALERT: INQUIRIES IN PAST 60 DAYS: 4

FACTA: Address Discrepancy - (C) Substantial difference between address submitted in credit request and address(es) in credit file. VERIFY IDENTITY OF CONSUMER BEFORE GRANTING CREDIT!

FACTA: Fraud Victim Initial - (5) #HK#IFCRA-INITIAL FRAUD ALERT: ACTION MAY BE REQUIRED UNDER FCRA BEFORE OPENING OR MODIFYING AN ACCOUNT. CONTACT CONSUMER AT ( )

HAWK ALERT: DELIVERED

HAWK ALERT: CONSUMER STATEMENT ON FILE RELATES TO TRUE-NAME FRAUD OR CREDIT FRAUD

HAWK ALERT: INPUT SSN ISSUED: YEAR ISSUED: ( ) STATE: NY;

HAWK ALERT: FILE SSN ISSUED: YEAR ISSUED: ( ) STATE: NY; EST AGE OBTAINED: ( )

FACTA: Risk Score Value - (B) Inquiries impacted the credit score and derogatory (alert) information is found in the file.

OFAC ADVISOR: CLEAR

For: TOLIN, FRANK W

EQUIFAX REPORTS THE FOLLOWING INFORMATION (EFX-1):

SAFESCANMED: Your inquiry has gone through our SAFESCAN data base

FACTA: Fraud Victim Initial - (L) Consumer is a victim of fraudulent activity. VERIFY IDENTITY OF CONSUMER BEFORE GRANTING CREDIT.

Day: 7182761593 x00000

Eve: 9176702165 x00000

FACTA: Risk Score Value - ( ) Number of inquiries adversely affected the score but not significantly.

SSN ( ) ISSUE YEAR: ( ) STATE: NY

## Credit Summary

ACCT TYPE	NBR	W/BAL	BALANCES	PAYMENTS	PAST DUE	30	60
RF	1	1	1	1	1	1	1

<http://kraken/scripts/htmView.dll/{9F1702E9-6855-4E36-A83E-9D465A60F118}?ln=HUN003516&ssn=0...> 4/26/05